

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:

**Kingsley Tremayne Jackson**  
4325 Bay Rum Lane  
Raleigh, NC 27610

**Cynthia Perry Jackson**  
4325 Bay Rum Lane  
Raleigh, NC 27610

SS# xxx-xx-3234  
SS# xxx-xx-6970  
Debtor(s)

Case No. \_\_\_\_\_

Chapter 13

**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtor(s) filed for relief under Chapter 13 of the United States Bankruptcy Code on December 28, 2012 .

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the proof of claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

## CHAPTER 13 PLAN SUMMARY

The Debtor proposes an initial plan, which is subject to modification, as follows:

**I. Plan Payments**

The plan proposes a payment of **\$2,345.18** per month for a period of **60** months. The Debtor shall commence payments to the Trustee within thirty (30) days from the date the petition was filed.

**II. Administrative Costs****1. Attorney fees.**

☐ The attorney for the Debtor will be paid the base fee of \$3,500.00. The Attorney has received **\$500.00** from the Debtor pre-petition and the remainder of the base fee will be paid monthly by the Trustee as funds are available, after scheduled monthly payments to holders of domestic support obligations and allowed secured claims.

☒ The Attorney for the Debtor will file application for approval of a fee in lieu of the presumptive fee.

**2. Trustee costs.** The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses

**III. Priority Claims**

All pre-petition claims entitled to priority under 11 U.S.C. § 507 will be paid in full in deferred cash payments unless otherwise indicated.

**1. Domestic Support Obligations ("DSO")**

a. ☒ None

b. The name, address, and phone number, including area code, of the holder of any DSO as defined in § 101(14A) is as follows:

Name of DSO Claimant	Address, city, state & zip code	Telephone Number

c. All **post-petition** DSO amounts will be paid directly by the Debtor to the holder of the claim and not by the Trustee.

d. Arrearages owed to DSO claimants under 11 U.S.C. § 507(a)(1)(A) not presently paid through wage garnishment will be paid by the Trustee as follows:

Name of DSO Claimant	Estimated Arrearage Claim	Monthly Payment

**2. Other priority claims to be paid by Trustee**

Creditor	Estimated Priority Claim
<b>Internal Revenue Service</b>	<b>\$0.00</b>
<b>NC Child Support Enforcement</b>	<b>\$0.00</b>
<b>NC Dept of Revenue</b>	<b>\$0.00</b>
<b>Wake County Tax Collection</b>	<b>\$0.00</b>

**IV. Secured Claims****1. Real Property Secured Claims**a. ☐ None

b. All payments on any claim secured by real property will be paid by the Trustee unless the account is current, in which case the Debtor may elect to continue making mortgage payments directly. Arrearage claims will be paid by the Trustee as separate secured claims over the term of the plan, without interest.

Creditor	Property Address	Residence or Non-residence R/NR	Current Y/N	Monthly Payment	Arrearage Amount	If Current Indicate Payment by Debtor (D) or Trustee (T)
Bank Of America, N.A.	Residence: 4325 Bay Rum Lane Raleigh, NC 27610	R	N	\$1,352.90	\$25,000.00	
Battle Ridge Homeowners Association	Residence: 4325 Bay Rum Lane Raleigh, NC 27610	R	Y	\$14.05	\$0.00	T
Hfc	Residence: 4325 Bay Rum Lane Raleigh, NC 27610	R	Y	\$147.60	\$0.00	T

**2. Personal Property Secured Claims**a. ☐ None

b. Claims secured by personal property will be paid by the Trustee as follows:

Creditor	Collateral	Secured Amount	Purchase Money Y/N	Under-secured Amount	Pre-confirmation adequate protection payment per § 1326(a)(1)	Post-confirmation Equal Monthly Amount (EMA)	Proposed Interest Rate
Santander Consumer Usa	2006 Ford Expedition VIN: 1FMPU18576LA59963	\$7,421.00	Y	\$0.00	\$135.45	\$154.51	7%

The Trustee will disburse pre-confirmation adequate protection payments to secured creditors holding allowed purchase money secured claims. Claims having a collateral value of less than \$2,000.00 will not receive adequate protection payments.

*To the extent that the valuation provisions of 11 U.S.C. § 506 do not apply to any of the claims listed above, the creditor's failure to object to confirmation of the proposed plan shall constitute the creditor's acceptance of the treatment of its claim as proposed, pursuant to 11 U.S.C. § 1325(a)(5)(A).*

**3. Collateral to be Released**

The Debtor proposes to release the following collateral:

Creditor	Collateral to be Released
-NONE-	

**4. Liens to be Avoided**

The Debtor pursuant to 11 U.S.C. § 522 proposes to avoid the following liens on property to the extent that such liens impair the Debtor's exemption:

Lien Creditor	Property
-NONE-	

**V. Co-Debtor Claims**

The Debtor proposes to separately classify for payment in full the following claims for consumer debts on which an individual is liable with the Debtor:

Creditor	Co-Debtor	Interest Rate	Monthly Payment
-NONE-			

**VI. General Unsecured Claims Not Separately Classified**

General unsecured claims will be paid on a pro-rata basis, with payments to commence after priority unsecured claims are paid in full. The estimated dividend to general unsecured claims is 0 %.

**VII. Executory Contracts/Leases**

- a. ☒ None
- b. The following executory contracts and/or leases will be rejected:

Creditor	Nature of lease or contract

- c. The following executory contracts and/or leases will be assumed. The Debtor will pay directly all lease payments which come due from the petition filing date until confirmation of the plan. Upon confirmation, payments will be paid as follows:

Creditor	Nature of Lease or Contract	Monthly payment	Monthly payment paid by Debtor (D) or Trustee (T)	Arrearage Amount	Arrearage paid by Debtor (D) or Trustee (T)	Arrearage monthly payment
-NONE-						

**VIII. Special Provisions**

- a. ☒ None
- b. Other classes of unsecured claims and treatment

c. Other Special Terms

Date: **December 28, 2012**

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**/s/ Joseph M. Wilson, Jr.**

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**Joseph M. Wilson, Jr. 17998**

Attorney for the Debtor

Address: **P O Box 2247**

**Durham, NC 27702**

Telephone: **(919) 688-7393** Fax: **(919) 683-6323**

State Bar No. **17998**

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:	)	
	)	
<b>Kingsley Tremayne Jackson</b>	)	<b>NOTICE TO CREDITORS</b>
<b>Cynthia Perry Jackson</b>	)	<b>AND</b>
	)	<b>PROPOSED PLAN</b>
SS# <u>xxx-xx-3234</u>	)	
SS# <u>xxx-xx-6970</u>	)	Case No. _____
Debtor(s)	)	

**CERTIFICATE OF SERVICE**

The undersigned certifies that a copy of the Notice to Creditors and Proposed Plan was served by first class mail, postage prepaid, to the following parties at their respective addresses:

**Reid Wilcox**  
**Clerk of Court**  
**U.S. Bankruptcy Court**  
**Middle District of North Carolina**  
**P.O. Box 26100**  
**Greensboro, NC 27402**

**Richard M. Hutson, II**  
**Chapter 13 Trustee**  
**Durham Division**  
**Post Office Box 3613**  
**Durham, NC 27702-3613**

**A & E Financial Servic**  
**4917 Professional Ct Ste**  
**Raleigh, NC 27609**

**Abtly Recvry**  
**Po Box**  
**Wyoming, PA 18644**

**Absolute Collection Service**  
**421 Fayetteville Street**  
**Suite 600**  
**Raleigh, NC 27601**

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**421 Fayetteville Street**  
**Suite 600**  
**Raleigh, NC 27601**

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**Suite 600**  
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**421 Fayetteville Street**  
**Suite 600**  
**Raleigh, NC 27601**

**Alexander Resnansky, DDS**  
**6260-106 Glenwood Avneue**  
**Raleigh, NC 27612**

**American Anesthesiology of NC**  
**Post Office Box 535389**  
**Atlanta, GA 30353-5389**

**Bank Of America, N.A.**  
**4161 Piedmont Pkwy**

Greensboro, NC 27410

Battle Ridge Homeowners Association  
c/o Major Management, LLC  
Post Office Box 14445  
Raleigh, NC 27620-4445

Commerical Recovery Systems, Inc.  
Post Office Box 570909  
Dallas, TX 75357

Duke Raleigh Hospital  
Post Office Box 91040  
Durham, NC 27708-1040

Enhanced Recovery Co L  
8014 Bayberry Rd  
Jacksonville, FL 32256

Enhanced Recovery Company, LLC  
3014 Bayberry Road  
Jacksonville, FL 32256-7412

Firstpoint Coll Reso  
Post Office Box 26140  
Greensboro, NC 27402

Hfc  
Po Box 9068  
Brandon, FL 33509

Internal Revenue Service  
Centralized Insolvency Operation  
PO Box 7346  
Philadelphia, PA 19101-7346

M A R C Inc  
13730 S Point Blvd  
Charlotte, NC 28273

NC Child Support Enforcement  
Post Office Box 20800  
Raleigh, NC 27619-0800

NC Dept of Revenue  
Office Services Division  
Bankruptcy Unit  
PO Box 1168  
Raleigh, NC 27602-1168

NCO Financial Systems, Inc.  
Post Office Box 15630  
Dept. 09  
Wilmington, DE 19850

Onemain  
Po Box 499  
Hanover, MD 21076

Raleigh Radiology Wake Forest  
Post Office Box 637245  
Cincinnati, OH 45263-0001

Revenue Cycl  
Post Office Box 7229  
Westchester, IL 60154

Sallie Mae  
Po Box 9500  
Wilkes Barre, PA 18773

Santander Consumer Usa  
Po Box 961245  
Ft Worth, TX 76161

Shapiro & Ingle  
10130 Perimeter Parkway  
Suite 400  
Charlotte, NC 28216

Shaw Sanitation Services, Inc.  
Post Office Box 99125  
Raleigh, NC 27624

Time Fin  
612 N Bickett Blvd  
Louisburg, NC 27549

Transworld Systems, Inc.  
8801 Jim Keynes Drive #300  
Charlotte, NC 28262

Wake County Tax Collection  
300 S. Salisbury St.  
Raleigh, NC 27601

WakeMed  
PO Box 14465  
Raleigh, NC 27620-4465

Date: December 28, 2012

/s/ Joseph M. Wilson, Jr.  
Joseph M. Wilson, Jr. 17998